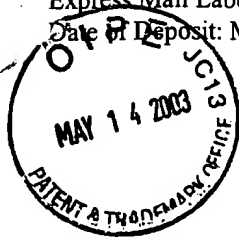


Express Mail Label No.: EU733928707US
Date of Deposit: May 14, 2003



PATENT APPLICATION
Attorney Docket No.: 21822-005C

05.16.03
GP-2161 #1
BT

529007

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Samuel W. Lessin ART UNIT: 2161
SERIAL NO.: 09/930,313 EXAMINER: NOT YET ASSIGNED
FILING DATE: August 15, 2001
FOR: METHODS AND APPARATUSES FOR AN ONLINE PERSONAL
FUNDING MARKETPLACE

May 14, 2003
New York, New York

Mail Stop IDS
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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TRANSMITTAL LETTER

Sir:

Transmitted herewith for filing in the present application are the following documents:

- ☒ Second Supplemental Information Disclosure Statement (2 pages);
- ☒ Modified Form 1449/PTO (1 page) in duplicate;
- ☒ Copy of Reference C3; and
- ☒ Return Postcard.

The Commissioner is hereby authorized to charge any fees that may be due to Deposit Account No. 50-0311, Reference No. 21822-005C. A duplicate copy of this transmittal letter is enclosed.

If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at 212/692-6803, New York, New York.

A duplicate copy of this transmittal letter is enclosed.

Date: May 13, 2003

Respectfully submitted,

Brian P. Hopkins
Brian P. Hopkins, Reg. No. 42,669
Attorney for Applicant
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PATENT TRADEMARK OFFICE

Express Mail Label No.: EU733928707US
Date of Deposit: May 14, 2003

Attorney Docket No. 21822-005C

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Samuel W. Lessin

SERIAL NUMBER: 09/930,313

EXAMINER: Not Yet Assigned

FILING DATE: August 15, 2001

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FOR: METHODS AND APPARATUSES FOR AN ONLINE PERSONAL
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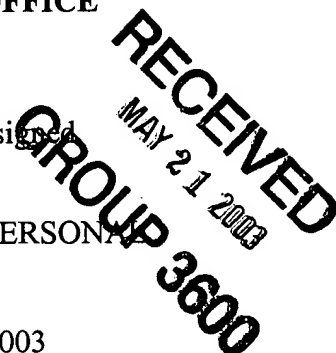
Mail Stop IDS
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SECOND SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Pursuant to the duty of disclosure under 37 C.F.R. §§1.56, 1.97 and 1.98, Applicant hereby make of record the document listed on the enclosed modified Form PTO-1449 (submitted in duplicate) in the above-identified application, a copy of which is submitted herewith. The order of presentation of the reference should not be construed as an indication of the importance of the reference.

This Second Supplemental Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits in the above-identified case. Accordingly, no fee or certification is required. 37 C.F.R. §1.97.

A copy of the reference is enclosed unless otherwise indicated on the attached Form PTO-1449 (modified). It is respectfully requested that the Examiner consider the cited information, along with any other information, in reaching a determination concerning the patentability of the present claims, and signs the enclosed form PTO-1449 to evidence that the cited information has been fully considered by the Patent and Trademark Office during the examination of this application.

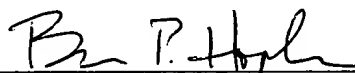


APPLICANTS: Samuel W. Lessin
U.S.S.N.: 09/930,313

By submitting this Second Supplemental Information Disclosure Statement, the Applicant make no representation that: (1) a search has been performed, of the extent of any search performed, or that more relevant information does not exist; (2) the information cited in the Statement is, or is considered to be, material to patentability as defined in 37 C.F.R. §1.56(b); and (3) the information cited in the Statement is, or is considered to be, in fact, prior art as defined by 35 U.S.C. §102.

Notwithstanding any statements by the Applicant, the Examiner is urged to form his/her own conclusion regarding the relevance of the cited information. An early and favorable action is hereby requested. Please charge any fees that may be due, or credit any overpayment of same, to Deposit Account No. 50-0311, Reference No. 21822-005C.

Respectfully submitted,



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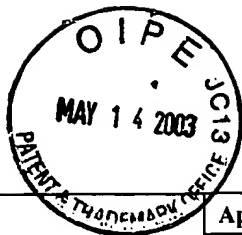
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Dated: May 14, 2003

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Date of Deposit: May 14, 2003



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Modified Form 1449/PTO

**SECOND SUPPLEMENTAL INFORMATION
DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/930,113
Filing Date	August 15, 2001
First Named Inventor	Samuel W. Lessia
Group Art Unit	2161
Examiner Name	Not yet assigned
Attorney Docket Number	21822-005C

U.S. PATENT DOCUMENTS

Exam Initials	Cite No.	U.S. Patent Document No.	Issue Date	Name of Patentee(s) or Applicant(s)	Class	Sub Class	Filing Date If Appropriate

FOREIGN PATENT DOCUMENTS

Exam Initials	Cite No.	Foreign Patent Document Office Number	Name of Patentee(s) or Applicant(s)	Date of Publication	Translation Yes No

OTHER NON PATENT LITERATURE DOCUMENTS

Exam Initials	Cite No.	Name of Author, Title (when appropriate), Publication, Volume, Page(s), Date, Etc.
	C3	Justin Wilson plc Prospectus dated March 4, 2003 ✓

* a copy of this reference is not provided as it was previously cited by or submitted to the office in a prior application, U.S.S.N. _____, filed _____, and relied upon for an earlier filing date under 35 U.S.C. §120 (continuation, continuation-in-part, and divisional applications).

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered.

Include copy of this form with next communication to applicant.